

Information to identify the case:

Debtor 1	<u>Irene C. Hagen</u>	Social Security number or ITIN	xxx-xx-4586
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-30825-RG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Irene C. Hagen

1/31/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Irene C. Hagen
 Debtor

Case No. 17-30825-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Jan 31, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2019.

db +Irene C. Hagen, 20 Delmore Avenue, Berkeley Heights, NJ 07922-1238
 aty +Greenbaum, Rowe, Smith & Davis, 75 Livingston Avenue, Roseland, NJ 07068-3788
 517121167 AT&T Universal Citicard, PO Box 9001037, Louisville, KY 40290-1037
 517121169 +Children's First Orthopedics LLC, 194 Main Street, Millburn, NJ 07041-1144
 517121171 +Edmond Hagen, 730 Plainfield Avenue, Berkeley Heights, NJ 07922-1900
 517121172 Emergency Physicians Assoc North Jersey, PO Box 740021, Cincinnati, OH 45274-0021
 517121174 +Lindabury, McCormick, Estabrook & Cooper, 53 Cardinal Drive, Westfield, NJ 07090-1020
 517121175 +Mr. Cooper, 8950 Cypress Waters Blvd, Dallas, TX 75019-4620
 517121176 Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 01 2019 00:09:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 01 2019 00:09:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517121165 +E-mail/Text: mreed@affcollections.com Feb 01 2019 00:09:07 Accurate Collection Services,
 17 Prospect Street, Morristown, NJ 07960-6862
 517121166 EDI: GMACFS.COM Feb 01 2019 04:28:00 Ally, PO Box 380902, Bloomington, MN 55438-0902
 517121168 EDI: CAPITALONE.COM Feb 01 2019 04:28:00 CAPITAL ONE BANK USA, N.A., P.O. BOX 71083,
 Charlotte, NC 28272-1083
 517419214 EDI: BL-BECKET.COM Feb 01 2019 04:28:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 517121170 +EDI: RCSFNBMARIN.COM Feb 01 2019 04:28:00 Credit One, PO Box 98873,
 Las Vegas, NV 89193-8873
 517121173 EDI: CBSKOHL.COM Feb 01 2019 04:28:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
 517513273 +EDI: RESURGENT.COM Feb 01 2019 04:28:00 PYOD, LLC its successors and assigns as assignee,
 of MHC Receivables, LLC and FNBM, LLC, Resurgent Capital Services, PO Box 19008,
 Greenville, SC 29602-9008
 517335989 +EDI: AIS.COM Feb 01 2019 04:28:00 TD Bank, USA, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517121177 EDI: WTRRNBNK.COM Feb 01 2019 04:28:00 Target, PO Box 1581, Minneapolis, MN 55440-1581
 517121178 EDI: WFFC.COM Feb 01 2019 04:28:00 Wells Fargo Bank NA, PO Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 David M. Taus on behalf of Debtor Irene C. Hagen dtaus@deverotaus.com
 Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;Jl101@ecfcbis.com
 Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5